Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

Filing at a Glance

Company: Arch Insurance Company

Product Name: Commercial Excess Follow SERFF Tr Num: WESA-125448628 State: Arkansas

Form Liability

Excess

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #26609 \$50

Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Co Tr Num: ARCH-08-017 State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith

Roberts, Brittany Yielding

Authors: Westmont Associates, Disposition Date: 02/04/2008

Wesley Pohler

Date Submitted: 01/26/2008 Disposition Status: Approved

Effective Date Requested (New): 12/26/2007 Effective Date (New):

Effective Date Requested (Renewal): 12/26/2007 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Submission of TRIA Disclosure Notice

Status of Filing in Domicile: Pending

Project Number: ARCH-08-017

Domicile Status Comments: Pending in

Missouri; just submitted

Reference Organization: None Reference Number: None Advisory Org. Circular: None

Filing Status Changed: 02/04/2008

State Status Changed: 02/04/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed please find attached the Company's Commercial Excess Liability Terrorism Coverage Disclosure Notice submission. A letter permitting Westmont Associates, Inc. to submit this filing on Arch's behalf is enclosed.

On December 26, 2007, the Federal Government reauthorized and extended the Terrorism Risk Insurance Program. In

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

response to this action, the Company is filing the attached Terrorism Coverage Disclosure Notice (00 MLT0031 00 01 08) for your information.

Your acknowledgement of this submission is respectfully requested. If you have any questions or concerns regarding the filing, please do not hesitate to contact me. Thank you for your attention to this matter.

Company and Contact

Filing Contact Information

(This filing was made by a third party - westmontassociatesinc)

Wesley Pohler, AVP wes@westmontlaw.com
25 Chestnut Street (856) 216-0220 [Phone]
Haddonfield, NJ 08033 (856) 216-0303[FAX]

Filing Company Information

Arch Insurance Company CoCode: 11150 State of Domicile: Missouri 300 First Stamford Place Group Code: 1279 Company Type: Property and

Casualty

5th Floor East

Stamford, CT 06902 Group Name: State ID Number:

(203) 388-3220 ext. [Phone] FEIN Number: 43-0990710

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: Arkansas Filing Fee

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Arch Insurance Company \$0.00 01/26/2008

CHECK NUMBER CHECK AMOUNT CHECK DATE

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

26609 \$50.00 01/23/2008

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	02/04/2008	02/04/2008

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

Disposition

Disposition Date: 02/04/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Letter of Authorization	Approved	Yes
Supporting Document	Expedited Transmittal Form	Approved	Yes
Form	Terrorism Coverage Disclosure Notice	Approved	Yes

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Terrorism	00	01 08	Disclosure/ New		0.00	00MLT0031
	Coverage	MLT0031		Notice			000108.pdf
Disclosure Notice 00 01 08							

TERRORISM COVERAGE DISCLOSURE NOTICE

TERRORISM COVERAGE PROVIDED UNDER THIS POLICY

The Terrorism Risk Insurance Act of 2002 and amendments thereto (collectively referred to as the "Act") established a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. An act of terrorism is defined as any act certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

In accordance with the Act we are required to offer you coverage for losses resulting from an act of terrorism that is certified under the federal program as an act of terrorism. The policy's other provisions will still apply to such an act. This offer does not include coverage for incidents of nuclear, biological, chemical, or radiological terrorism which will be excluded from your policy. Your decision is needed on this question: do you choose to pay the premium for terrorism coverage stated in this offer of coverage, or do you reject the offer of coverage and not pay the premium? You may accept or reject this offer.

If your policy provides commercial property coverage, in certain states, statutes or regulations may require coverage for fire following an act of terrorism. In those states, if terrorism results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to Legal Liability coverage forms or Leasehold Interest coverage forms.

Your premium \underline{will} include the additional premium for terrorism as stated in the section of this Notice titled DISCLOSURE OF PREMIUM.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer deductible during Program Year 2008 and each Program Year thereafter through 2014.

DISCLOSURE OF CAP ON ANNUAL LIABILITY

If the aggregate insured terrorism losses of all insurers exceed \$100,000,000,000 during any Program Year provided in the Act, the Secretary of the Treasury shall not make any payments for any portion of the amount of such losses that exceed \$100,000,000,000, and if we have met our insurer deductible, we shall not be liable for the payment of any portion of such losses that exceeds \$100,000,000,000,000.

DISCLOSURE OF PREMIUM

Your premium for terrorism coverage is:

(This charge/amount is applied to obtain the final premium.)

You may choose to reject the offer by signing the statement below and returning it to us. Your policy will be changed to exclude the described coverage. If you chose to accept this offer, this form does not have to be returned.

REJECTION STATEMENT

I hereby decline to purchase coverage for certi certain terrorism losses will be made part of this	fied acts of terrorism. I understand that an exclusion of policy.
Delicyholder/Logal Penrocentative/Applicant/s	Named Insured
Policyholder/Legal Representative/Applicant's Signature	
Print Name of Policyholder/Legal Representative /Applicant	Insurance Company
Date:	Policy Number:

00 MLT0031 00 01 08 Page 1 of 1

00 MLT0031 00 01 08 Page 2 of 1

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: ARCH-08-017

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Excess Follow Form Liability

Project Name/Number: Submission of TRIA Disclosure Notice/ARCH-08-017

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter Approved 02/04/2008

Comments:

Attached is our cover letter.

Attachment: Final Cover.pdf

Review Status:

Satisfied -Name: Letter of Authorization Approved 02/04/2008

Comments:

Attached is the letter of authorization

Attachment:

2008 Use this Letter.pdf

Review Status:

Satisfied -Name: Expedited Transmittal Form Approved 02/04/2008

Comments:

Attached is the completed expedited transmittal form.

Attachment:

Expedited Transmittal - To be used.pdf

January 23, 2008

Commissioner of Insurance Department of Insurance Property and Casualty Division Form Review Section

RE: Arch Insurance Company /NAIC# 11150/ FEIN# 43-0990710

Commercial Excess Liability

Terrorism Coverage Disclosure Notice

EXPEDITED FILING

Effective Date: December 26, 2007 Filing Number: ARCH-08-017

To Whom It May Concern:

Enclosed please find attached the Company's Commercial Excess Liability Terrorism Coverage Disclosure Notice submission. A letter permitting Westmont Associates, Inc. to submit this filing on Arch's behalf is enclosed.

On December 26, 2007, the Federal Government reauthorized and extended the Terrorism Risk Insurance Program. In response to this action, the Company is filing the attached Terrorism Coverage Disclosure Notice (00 MLT0031 00 01 08) for your information.

Your acknowledgement of this submission is respectfully requested. If you have any questions or concerns regarding the filing, please do not hesitate to contact me. Thank you for your attention to this matter.

Respectfully submitted,

Wesley Pohler

Wesley Pohler Assistant Vice-President wes@westmontlaw.com

Enclosures

cc: N. Stepanski – Westmont

C. Kennedy – Arch



One Liberty Plaza 53rd Floor New York, NY 10006 т 212.651.6500 г 212.651.6499

January 1, 2008

Arch Insurance Company
NAIC: #11150
Letter of Authorization
Filing of Forms, Rates and Rules

Dear Sir or Madame:

In accordance with the applicable statutes and regulations in your state, Wesley Pohler and Westmont Associates are hereby authorized to file form, rate and rate filings on behalf of Arch Insurance Company.

Very truly yours,

Carol Kennedy

Vice President & Director of Compliance

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This pa	ige applies to the following state	(s)			Depart	ment	Hee only			
Filin Filin	e Type of Filing g Related to <i>Certified Losses</i> g Related to <i>Non-Certified Losses</i> g Applicable to Both Certified and	l Non	-Certified Losses		Depart	none	Osc only			
Company Name(s) Arch Insurance Company					Domicile Missouri		NAIC # 11150	FEIN # 43-0990710		
	Arch misurance c	JOHN	arry			**********				
Contac	t Info for Filer									
	Name and address	of Fil	er(s)	T	Telephone #		FAX#	e-mail		
Westmont Associates, Suite 105; Haddonfield, NJ 08033					(856) 216-0220		(856) 216-0303	westmentlaw.		
Filing i	information						4			
line o	f Insurance (see attachment)		Other Liability	********						
Comp	any Program Title (Marketing if applicable)	· 		Commercial Excess Liability						
Filing	Type ** see note below			mission of Disclosure Notice						
	pplication is used with:			ercial Excess Liability Policy						
	ive Date Requested	····	12/26/2007 1/24/2008							
Filing date 1/24/2008 Company Tracking Number ARCH-08-017										
Date f	iling approved in domiciliary if applicable		Pending in MO							
					or withdrawn? gi		replacement, ve form # or rate ge(s) it replaces	Previous State Filing Number, if required by state		
01	Terrorism Disc. Notice	00	MLT0031 00 0108		Replacement Withdrawn Neither					
02			-	[]	Replacement Withdrawn Neither					
•	Is in complitive with the requ	Trans t, disc s beh sems a requir l enve ifies t s of t ireme	smittal Document for eactosure form or other po alf. and supporting documented the lope large enough to a that it: the Terrorism Risk Insur	nta acc	y language, unlestion. ommodate the r ce Act, as amending the voluntary	eturned, a	insurer has given and the laws of this studied filing procedu	ate; and		